

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JEWEL J. OUTLAW

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-24752

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2021

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/31/2015 and confirmed on 3/7/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,576.04
Less Refunds to Debtor	2,305.13	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>95,270.91</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,001.00	
Trustee Fee	4,634.84	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,635.84</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	38,128.73	0.00	38,128.73
	Acct: 6507				
	CITIZENS BANK NA(*)	0.00	12,731.44	0.00	12,731.44
	Acct: 0852				
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct: XXTLAW				
	CREDIT UNION LOAN SOURCE	15,819.79	15,819.79	1,426.69	17,246.48
	Acct: 7817				
	FIDELITY BANK	0.00	0.00	0.00	0.00
	Acct: 1970				
					68,106.65

Priority					
	RODNEY D SHEPHERD ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEWEL J. OUTLAW	0.00	0.00	0.00	0.00
	Acct:				
	JEWEL J. OUTLAW	2,305.13	2,305.13	0.00	0.00
	Acct:				
	LAW OFFICES OF RODNEY SHEPHERD	0.00	0.00	0.00	0.00
	Acct:				
	RODNEY D SHEPHERD ESQ	3,001.00	3,001.00	0.00	0.00
	Acct:				

\* \* \* N O N E \* \* \*

Unsecured					
	SALLIE MAE	0.00	0.00	0.00	0.00
	Acct:				
	NAVIENT SOLUTIONS INC	0.00	883.50	0.00	883.50
	Acct: XXXXXXXXX8361				
	NAVIENT SOLUTIONS INC	0.00	449.50	0.00	449.50
	Acct: XXXXXXXXX8361				
	NAVIENT SOLUTIONS INC	0.00	217.00	0.00	217.00
	Acct: XXXXXXXXX8361				
	DUQUESNE LIGHT COMPANY*	231.96	179.08	0.00	179.08

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7817				
	MIDLAND FUNDING LLC	635.76	490.84	0.00	490.84
	Acct: 8983				
	MIDLAND FUNDING LLC	1,114.64	860.56	0.00	860.56
	Acct: 8778				
	ECAST SETTLEMENT CORP	7,595.07	5,863.77	0.00	5,863.77
	Acct: 3840				
	UPMC COMMUNITY MEDICINE INC	0.00	0.00	0.00	0.00
	Acct: 2920				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,210.78	934.78	0.00	934.78
	Acct: 6150				
	PORTFOLIO RECOVERY ASSOCIATES, LL	7,159.87	5,527.78	0.00	5,527.78
	Acct: 7180				
	NATIONAL CREDIT SYSTEM	1,224.50	945.38	0.00	945.38
	Acct: 8725				
	BILL ME LATER INC A/S/F SYNCHRONY B/	924.07	713.43	0.00	713.43
	Acct: 6652				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 3058				
	UNION PLUS CREDIT CARD++	0.00	0.00	0.00	0.00
	Acct: 1005				
	AMERICAN INFOSOURCE LP AGENT FOR	96.13	74.22	0.00	74.22
	Acct: 0001				
	MIDLAND FUNDING LLC	1,546.66	1,194.10	0.00	1,194.10
	Acct: 1490				
	FIDELITY BANK	1,547.16	1,194.48	0.00	1,194.48
	Acct: 1970				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	NAVIENT SOLUTIONS INC	0.00	0.00	0.00	0.00
	Acct:				
					19,528.42
TOTAL PAID TO CREDITORS					
					87,635.07
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	15,819.79				
UNSECURED	23,286.60				

Date: 03/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmeccf@chapter13trusteevdpa.com

IN RE:  
JEWEL J. OUTLAW  
  
Debtor(s)  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:15-24752  
Chapter 13  
Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the  
**Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of  
Receipts and Disbursements**, and following notice to the creditors and an opportunity to be  
heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments,  
has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to  
Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case  
is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected  
employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free  
and clear of any and all claims or interests except as otherwise treated in the plan or in the  
Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is  
hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not  
the claim of such creditor is provided for in the Plan, and whether or not such creditor has  
objected to, has accepted or rejected the plan. All mortgage and other secured debts provided  
for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment  
date for which the Trustee last made a distribution, and no additional interest, late fees or  
penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's  
registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report  
and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is  
discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:  
Jewel J. Outlaw  
Debtor

Case No. 15-24752-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Mar 29, 2021

User: dsaw  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Jewel J. Outlaw, 722 Mellon Street, Pittsburgh, PA 15206-2404
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14204523	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14190259	+ Fidelity Bank, Weltman, Weinberg & Reis, Co., L.P.A., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
14161501	Fidelity Bank, P.O. Box 105690, Atlanta, GA 30348-5690
14158652	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court: Elan, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408
14158662	Union Plus Credit Card, P.O. Box 71104, Charlotte, NC 28272-1104
14158663	+ Verizon, c/o North Shore Agency, P.O. Box 9221, Old Bethpage, NY 11804-9021
14158665	Walmart Mastercard/Syncb, P.O. Box 960024, Orlando, FL 32896-0024

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 30 2021 04:33:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
cr	Email/PDF: rmscеди@recoverycorp.com	Mar 30 2021 03:30:11	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bncmail@w-legal.com	Mar 30 2021 04:36:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14195466	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 30 2021 03:07:42	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14158646	Email/PDF: gecscedi@recoverycorp.com	Mar 30 2021 03:05:52	BP Visa/Syncb, P.O. Box 530942, Atlanta, GA 30353-0942
14158648	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 30 2021 04:33:00	Citizens Bank, P.O. Box 42008, Providence, RI 02940-2008
14238272	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 30 2021 04:33:00	Citizens Bank, N.A., 1 Citizens Drive, ROP15B, Riverside, RI 02809
14228997	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 30 2021 04:35:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14158647	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2021 03:07:05	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
14158649	+ Email/Text: bankruptcydepartment@tsico.com	Mar 30 2021 04:37:00	Community Medicine/Univ. of Pgh. Physic., c/o Transworld Systems, Inc., P.O. Box 15273,

District/off: 0315-2

User: dsaw

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Date Rcvd: Mar 29, 2021

Form ID: pdf900

Total Noticed: 36

Wilmington, DE 19850-5273

14238940	+ Email/Text: kburkley@bernsteinlaw.com	Mar 30 2021 04:37:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14158654	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2021 03:30:12	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
14158655	Email/Text: bankruptcy@nationalcreditssystems.com	Mar 30 2021 04:33:00	JAI Property Management, c/o National Credit Systems, Inc., P.O. Box 312125, Atlanta, GA 31131-2125
14207930	+ Email/Text: bankruptcydpt@mcmc.com	Mar 30 2021 04:36:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14187772	Email/PDF: pa_dc_claims@navient.com	Mar 30 2021 03:30:08	Navient Solutions, Inc, PO BOX 9640, Wilkes-Barre, PA 18773-9640
14237903	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2021 04:34:00	PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14158658	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2021 04:34:00	PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
14236943	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2021 03:06:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14158657	Email/PDF: gecsed@recoverycorp.com	Mar 30 2021 03:05:51	PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14162997	Email/PDF: rmscedi@recoverycorp.com	Mar 30 2021 03:19:06	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14952597	+ Email/Text: bncmail@w-legal.com	Mar 30 2021 04:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14158659	Email/PDF: pa_dc_claims@navient.com	Mar 30 2021 03:30:07	Sallie Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14158660	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2021 03:19:24	Sears Credit Cards, P.O. Box 9001055, Louisville, KY 40290-1055
14158661	Email/PDF: gecsed@recoverycorp.com	Mar 30 2021 03:29:06	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
14161502	Email/Text: bankruptcy@culoansource.com	Mar 30 2021 04:34:00	The Credit Loan Source, P.O. Box 105387, Atlanta, GA 30348-5387
14173097	Email/Text: bankruptcy@culoansource.com	Mar 30 2021 04:34:00	The Credit Union Loan Source, LLC, 1669 Phoenix Parkway-Suite 110, College Park, GA 30349
14158652	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 30 2021 04:36:00	Elan, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408
14158664	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 30 2021 04:33:00	Verizon, P.O. Box 920041, Dallas, TX 75392-0041

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Fidelity Bank
cr		PNC BANK, NATIONAL ASSOCIATION
14158650		Credit Loan Source

District/off: 0315-2

User: dsaw

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Date Rcvd: Mar 29, 2021

Form ID: pdf900

Total Noticed: 36

14158651

Deja Francis

14158653

Fidelity Bank

14158656

##

Navient, P.O. Box 9720, Wilkes Barre, PA 18773-9720

TOTAL: 6 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:**

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
James P. Valecko	on behalf of Creditor Fidelity Bank jvalecko@weltman.com PitEcf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Rodney D. Shepherd	on behalf of Debtor Jewel J. Outlaw rodsheph@cs.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 9